



So Many Reasons to Be A Part of An Association That Supports You!

Our members have the ability to network, share ideas, collaborate on issues, and have direct access to other members that include subcontractors, lending institutions, title agencies, real estate professionals, material suppliers, remodelers, contractors, advertisers, accountants, insurance companies and many more. We promote members doing business with members.

When you join the HBACM, your dues also include membership into the Michigan Association of Home Builders (MAHB) and the National Association of Home Builders (NAHB). Together, we have successfully lobbied to protect your rights and sustain housing growth and legislation impacting construction.

Contractors who are HBA members have the ability to obtain all types of insurance under a Home Builder group rate which can qualify you up to 21.3% savings on your insurance premiums. The savings on insurance alone may not only pay for your yearly membership dues but, also put cash back in your pocket.

Additional benefits of membership include:

- **Access to educational trainings, important legislation information, annual events, industry trade shows, expos**
- **Your Continuing Educational Credit Classes Required to Renew Your Builders License**
- **Industry publications**
- **Many discounted services and products- Meijers, Speedway and Marathon Gas, Lowe's, Dell, FTD, Hertz/Avis/Budget , Fed Ex, GMC, Verizon Wireless, GoodYear, Sherwin Williams etc.,**
- **Nine General Membership Meetings annually which includes your Meal (Breakfast & Dinner Meetings)**
- **Listing in our Annual Directory which is sent to the Banks, Real Estate Offices, Lumberyards and available at Home Show**
- **Presence/Listing on the HBACM website**
- **Leadership and award opportunities and public recognition/exposure**
- **Sponsorship and Advertising Opportunities**

Annual membership is about \$1.29 a day payable annually at \$470.00- or via payment plan...with a one time \$230.00 payment and \$40.00 per month thereafter. Annually your dues are 80% deductible (You can deduct \$326.76 from your taxes making dues practically FREE).

All employees under one full membership (\$470.00 per year) are entitled to join as an affiliate member at the cost is \$25.00 per year and entitles you to all of the above except the cost of your breakfast or dinner at our general membership meetings.

I encourage you to call me for more information on becoming a member at 989-775-7747.

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Carmelina Crisci Chief Executive Officer – Home Builders Association of Central Michigan